

Docket No.: 29804/36569A
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
William Phelan et al.

Application No.: 09/993,992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 3684

For: METHODS AND APPARATUS FOR
AUTOMATICALLY EXCHANGING CREDIT
INFORMATION

Examiner: J. H. Swartz

AMENDMENT ACCOMPANYING REQUEST FOR CONTINUED EXAMINATION (RCE)

MS AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated September 1, 2010, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2.

Remarks/Arguments begin on page 10.